

SERFF Tracking Number:	MDWT-125541294	State:	Arkansas
Filing Company:	Midwest Employers Casualty Company	State Tracking Number:	#? \$?
Company Tracking Number:	2008-EX-IO85		
TOI:	16.0 Workers Compensation	Sub-TOI:	16.0003 Excess WC
Product Name:	Excess Workers' Compensation		
Project Name/Number:	TRIPRA of 2007/2008-EX-IO85		

## Filing at a Glance

Company: Midwest Employers Casualty Company

Product Name: Excess Workers' Compensation SERFF Tr Num: MDWT-125541294 State: Arkansas

TOI: 16.0 Workers Compensation

SERFF Status: Closed

State Tr Num: #? \$?

Sub-TOI: 16.0003 Excess WC

Co Tr Num: 2008-EX-IO85

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Carol Stiffler, Brittany Yielding

Author: Jackie Stefanoni

Disposition Date: 03/17/2008

Date Submitted: 03/14/2008

Disposition Status: Exempt from Review

Effective Date Requested (New): On Approval

Effective Date (New): 03/17/2008

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: TRIPRA of 2007

Project Number: 2008-EX-IO85

Status of Filing in Domicile: Pending

Domicile Status Comments: IO-85 is filed and pending approval in Delaware, our state of domicile.

Reference Organization: n/a

Reference Number: n/a

Reference Title: n/a

Advisory Org. Circular: n/a

Filing Status Changed: 03/17/2008

State Status Changed: 03/17/2008

Deemer Date:

Corresponding Filing Tracking Number: n/a

Filing Description:

Informational: We understand that excess filings are exempt from the requirements of Arkansas code Annotated §23-79-109, under Arkansas Insurance Department Order 82-25.

IO-85 is to be used with policy forms MWE-200, Specific; MWE-300, Specific and Aggregate; and MWE-400, Aggregate Only, Excess Workers' Compensation and Employers Liability policies. The Policyholder Disclosure Notice of Terrorism

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Insurance Coverage is based on the language of the Terrorism Risk Insurance Program Reauthorization Act. Consistent with the Act, which waives any state prior approval, we ask it be effective immediately. MWECC will comply with all applicable state requirements.

## Company and Contact

### Filing Contact Information

Jacqueline Stefanoni, Compliance Administrator 14755 North Outer Forty Drive, Suite 300 Chesterfield, MO 63017	jstefanoni@mwecc.com  (636) 449-7027 [Phone] (314) 298-9607[FAX]
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### Filing Company Information

Midwest Employers Casualty Company 14755 North Outer 40 Drive Suite 300 Chesterfield, MO 63017 (636) 449-7013 ext. [Phone]	CoCode: 23612 Group Code: 98  Group Name: FEIN Number: 311169435 -----	State of Domicile: Delaware Company Type:  State ID Number:
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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midwest Employers Casualty Company	\$0.00	03/14/2008	

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Exempt from Review	Carol Stiffler	03/17/2008	03/17/2008

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## Disposition

Disposition Date: 03/17/2008

Effective Date (New): 03/17/2008

Effective Date (Renewal):

Status: Exempt from Review

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Transmittal Letter	Accepted for Informational Purposes	Yes
<b>Form</b>	Policyholder Disclosure Notice of Terrorism Insurance Coverage	Accepted for Informational Purposes	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Accepted for Information of Terrorism al PurposesInsurance Coverage	Policyholder Disclosure Notice	IO-85	(12-07)	Disclosure/ New Notice		0.00	IO-85.pdf

**Policyholder Disclosure**  
**Notice of Terrorism Insurance Coverage**

Coverage for acts of terrorism, as defined in the Terrorism Risk Insurance Act, as amended, (the "Act"), is included in your policy.

You are hereby notified that under the Act the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury --- in concurrence with the Secretary of State, and the Attorney General of the United States -- to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States mission, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Act. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Act contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism as defined in the Act, is \$\_\_\_\_\_, and does not include any charges for the portion of losses covered by the United States government under the Act.

**Name of Insurer:**      **Midwest Employers Casualty Company**

**Policy Number:**

Endorsement Effective:

Policy No.:

Named Insured:

Countersigned

MIDWEST EMPLOYERS CASUALTY COMPANY

\_\_\_\_\_  
Authorized Representative

Secretary

President

This endorsement forms part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

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## Rate Information

Rate data does NOT apply to filing.



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## Supporting Document Schedules

<b>Satisfied -Name:</b>	Transmittal Letter	<b>Review Status:</b>	
		Accepted for Informational Purposes	03/17/2008

### Comments:

Transmittal letter explaining the filing supplements the General Information Filing Description.

### Attachment:

AR IO-85 letter.pdf



# Midwest Employers Casualty Company

A Member Company of the W.R. Berkley Corporation

March 14, 2008

Arkansas Insurance Department  
Attn: Carol Stiffler, Sr. Rate and Form Analyst  
Property and Casualty Division  
1200 West Third Street  
Little Rock, AR 72201-1904

**Via Serff**

Re: Midwest Employers Casualty Company NAIC #23612 FID #31-1169435  
Excess Workers' Compensation and Employers Liability Form Filing  
IO-85 (12-07) Policyholder Disclosure Notice of Terrorism Coverage

Dear Ms. Stiffler:

We understand that excess filings are exempt from the requirements of Arkansas code Annotated §23-79-109, under Arkansas Insurance Department Order 82-25. Midwest Employers Casualty Company (MWECC) respectfully submits the enclosed new notice.

IO-85(10-06) is to be used with policy forms MWE-200, Specific; MWE-300, Specific and Aggregate; and MWE-400, Aggregate Only, Excess Workers' Compensation and Employers Liability policies. The Policyholder Disclosure Notice of Terrorism Insurance Coverage is based on the language of the Terrorism Risk Insurance Program Reauthorization Act. Consistent with the Act, which waives any state prior approval, we ask it be effective immediately. MWECC will comply with all applicable state requirements.

Enclosed for filing, please find:

1. Transmittal letter
2. IO-85 Policyholder Disclosure Notice

Please retain one copy for the company file and forward a review copy to the Arkansas Workers' Compensation Commission.

Please let me know if you require any other information. You may reach me by email: [jstefanoni@mwecc.com](mailto:jstefanoni@mwecc.com) or phone 636-449-7027

Very truly yours,

Jacqueline Stefanoni  
Compliance Administrator

Enclosures

c: Mikal Soltys, Compliance Manager  
Excess file